DOCUMENT RESUME

ED 123 398 CE 007 135

TITLE	Resource Materials for Home Economics Education in Pennsylvania Schools. Home Management and Family Resources Book 3.
INSTITUTION	Pennsylvania State Dept. of Education, Harrisburg. Bureau of Vocational, Technical, and Continuing Education.
PUB DATE	71
NOTE	74p.
EDRS PRICE	MF-$0.83 HC-$3.50 Plus Postage.
DESCRIPTORS	Adult Education; Bibliographies; Consumer Education; Curriculum Guides; Educational Objectives; Elementary Secondary Education; Evaluation Methods; *Family Resources; *Home Economics Education; *Home Management; *Learning Activities; *Money Management; Post Secondary Education; Resource Materials; Teaching Techniques

ABSTRACT

The teacher directed guide presents resource materials for developing home economics curricula in Pennsylvania schools related to home management and family resources. Home management is described as the decision-making aspect of homemaking, requiring conscious planning, control, and evaluation of family resources to achieve satisfying family living in today's complex society. Objectives and learning activities are listed under the following concepts by age level: (1) Consumer Role; (2) Values, Goals, and Standards; (3) Use of Resources; (4) Resource Management; (5) Managerial Processes--Decision-Making and Alternatives; (6) Managerial Processes--Planning and Implementation; and (7) Managerial Processes--Pay-Offs. Age levels include: kindergarten through elementary; middle school or junior high school; high school; postsecondary; and adult. Learning activities provide the following information: generalizations; supportive learnings; sampling of pupil experiences, including evaluation; and suggestions to the teacher. A bibliography lists 41 references under the following headings: student references; teacher references; magazines, films, filmstrips; pamphlets, booklets, and visuals; and transparencies. (LH)

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Resource Materials for Home Economics Education in Pennsylvania Schools

Home Management and Family Resources

Book 3

CE007135

Compiled by
Home Economics Education
Bureau of Vocational, Technical and Continuing Education
Pennsylvania Department of Education
1971

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ACKNOWLEDGMENTS

The Pennsylvania Department of Education expresses its appreciation to the many persons who have contributed to the development of this guide. Much of the material in this guide was prepared by Mrs. Roselyn Norwood as a part of her master's degree program at the Pennsylvania State University.

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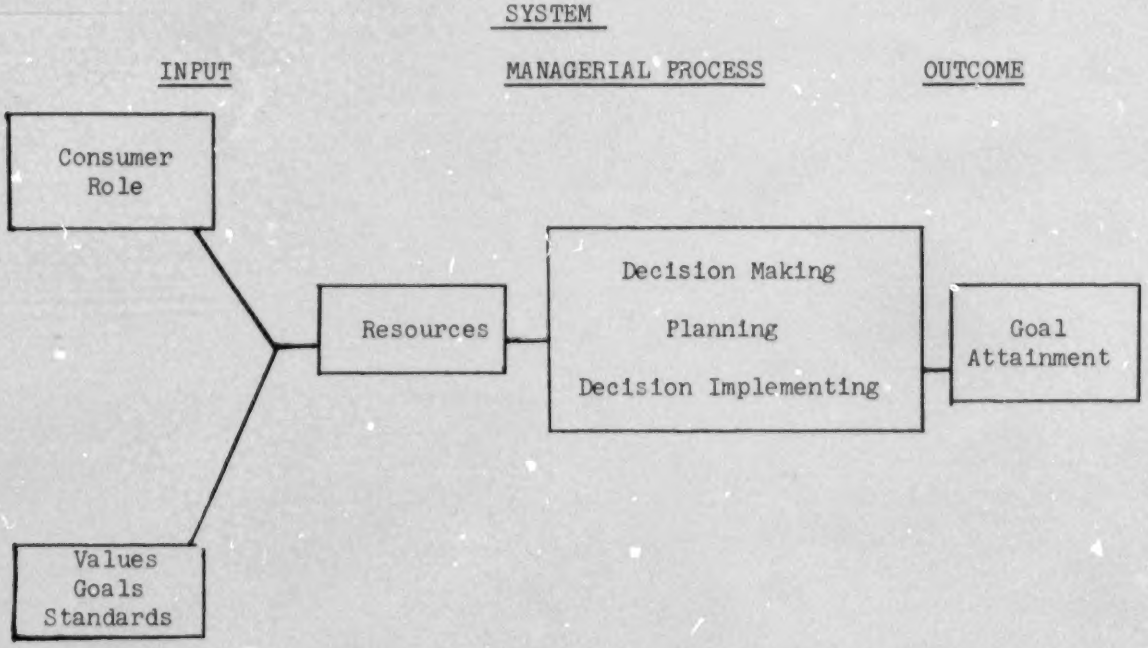
INTRODUCTION

This booklet is the third of a series of publications dealing with curriculum resource materials for home economics in Pennsylvania schools. The program content of this booklet deals with Home Management and Family Resources.

Home management is the decision-making aspect of homemaking. It is the conscious planning, controlling and evaluating the family resources to achieve satisfying family living in today's society. The problems in home management become more complex as technological advances and social and economic forces affect the functioning of the home. Today's diverse activities force upon individuals and family members decisions and responsibilities that were not a part of family living in a less complex society.

The value of these materials lies in the way they are used by classroom teachers. Basic concepts are provided, suggested objectives outlined, generalizations and supportive learnings structured, sample pupil experiences, evaluation devices and suggestions for teachers are included.

The chart below illustrates in graphic form the ideas that have been developed in Home Management and Family Resources. It can be called the systems approach to home management.



These resource materials are a new approach to teaching home management and family resources. They are intended to serve as a guide to districts in developing curriculum to meet the needs, interests and abilities of pupils. Teachers have the responsibility to study and select the objectives and pupil experiences best suited to the group to be served. The objectives which follow are structured according to levels beginning with elementary through adulthood.

CONCEPTS AND OBJECTIVES AT VARIOUS LEVELS

CONSUMER ROLE

Kindergarten through Elementary	Know that we need money to buy things at the store.
	(Where do I spend my money?)
Middle School or Junior High	Learn how to make choices in the market place.
Senior High	Learn effective consumer buying techniques.
Post Secondary	Recognize that there are factors in the market place which affect consumer choices.
Adults	Understand the legal rights which affect the consumer.

VALUES, GOALS AND STANDARDS

Kindergarten through Elementary	Know that some things which are important to my family may change.
	(What things do my family and I like best?)
Middle School or Junior High	Identify and understand values and goals which are basic to the individual and the family.
High School	Understand the influences which affect changes in values, goals and standards.
Post Secondary	Recognize that values and goals are important to individuals and families in making decisions.
Adult	Realize that one's values and goals change with positions in the family life cycle.

USE OF RESOURCES

Kindergarten through Elementary	Know that money is not ours once we spend it.
	(How do I spend money?)
Middle School or Junior High	Know resources available to the individual and family.
High School	Understand and be able to use resources in obtaining goals.

Post Secondary	Acquire an understanding of the affect of the individual and the family on available resources.
Adult	Realize that the availability of resources influences the patterns of living.
	RESOURCE MANAGEMENT
Kindergarten through Elementary	Know that daddy or mommy gives us money to buy things.
	(How do I get my money?)
Middle School or Junior High	Learn to develop and use a personal spending plan.
High School	Know the management of resources is dependent upon many factors.
Post Secondary	Recognize that the use of resources differs with family groups.
Adult	Realize how the changes which occur in the family life cycle influence the demands upon resources.
	MANAGERIAL PROCESSES - DECISION-MAKING AND ALTERNATIVES
Kindergarten through Elementary	Know how decisions are made.
	(Why do I have to make up my mind?)
Middle School or Junior High	Know and be able to use the processes of making decisions.
High School	Learn to make decisions and accept the consequences.
Post Secondary	Be able to distinguish between day-to-day decisions and long-range decisions.
Adult	Understand the factors which may affect decision-making.
	MANAGERIAL PROCESSES - PLANNING AND IMPLEMENTATION
Kindergarten through Elementary	Know that things have to be done and how to get them done.
	(How will I get things done today?)

Middle School or Junior High	Know how to develop and carry out a plan.
High School	Recognize that the processes of planning are integrated with on-going activities.
Post Secondary	Be able to understand and use both long and short term plans.
Adult	Be able to implement and evaluate a plan.
	MANAGERIAL PROCESSES - PAY-OFFS
Kindergarten through Elementary	Know that doing my tasks pleases me and my family. (Why does it please me and my family when I do my tasks?)
Middle School or Junior High	Recognize that the managerial process has advantages.
High School	Understand the effective use of resources in managerial processes facilitates reaching one's goals.
Post Secondary	Realize that the implementation of the managerial process contributes to security.
Adult	Assess how changing conditions affect the managerial process.

CONCEPT

Consumer Role

OBJECTIVE

Know that we need money to buy things from the store

(Where do I spend my money?)

GENERALIZATION

Consumer behavior influences, and is influenced, by the market place.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Goods and services obtained in stores cost money.	Take a trip to a local shopping center. Explore available items of interest to this age group. Discuss how to decide what to buy. Examples: candy, gum, pencils, books, crayons, etc. Set up a "store" within class. Give each 50 cents in shopping tokens to make purchases.

OBJECTIVE

Learn how to make choices in the market place.

GENERALIZATION

Consumer behavior influences, and is influenced, by the market place.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Shoppers make choices in the market place.	Divide class into small groups. Assign each group an item to buy. Have group decide what they will buy.
Choices are made from the variety of items and the places which are available.	Discuss the types of stores or outlets in your community. Take a full trip to a shopping center to visit different kinds of stores and examine the variety of items.
Choices are based on personal goals and values.	Have each person select an article they would like to buy. Discuss why they selected that particular article.

Choices are influenced by available resources.	Explore the cost of the article at various stores. Discuss how the amount of money you have may help in making choice.
SUGGESTION Mail order catalogues may be used to determine price levels.	
Choices in the market place are influenced by consumer needs.	Invite the owner or manager of a shop or store to talk to the class on how consumer needs influence choices in his store. Use filmstrip "The Consumer Decides" to prepare students to talk about how the consumer can influence the market place. The filmstrip "You, the Shopper" may also be used here. See Bibliography, page 72.

OBJECTIVE

Learn effective consumer buying technique.

GENERALIZATION

Consumer behavior influences, and is influenced, by the market place.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Knowledge is essential in practicing effective buying techniques.	Discuss information available for effective buying techniques Advertising Labels Special sale items Price Use of credit Use "Consumer Education Opinion" poll on following page.
Determine needs and wants - leads to better buying practices.	Prepare a shopping list. Indicate items needed and determine priority.
Evaluating choices may lead to better choices in the future.	Make a study of several items you have purchased recently. Evaluate your satisfaction with the item's durability and quality. What changes would you make in your purchases?

CONSUMER EDUCATION OPINION POLL

Check the appropriate column based on your opinion, not what someone else might think.

Statement	Agree	Disagree	Undecided
1. If something costs more, it is better quality.	____	_____	_____
2. A family with a high income does not need to be concerned with managing finances.	____	_____	_____
3. Teenagers should be allowed to make their own buying decisions.	____	_____	_____
4. Advertisements give the best information regarding buying information.	____	_____	_____
5. You get the most for your money at a sale.	____	_____	_____
6. The government services provided for the consumer are free.	____	_____	_____
7. Credit buying enables you to have more items than cash buying.	____	_____	_____
8. When you buy on impulse, you are more likely to acquire the items you want.	____	_____	_____
9. You need to know your goals and values before you can establish good buymanship practices.	____	_____	_____
10. It is best to do all your shopping one day a month to save time and energy.	____	_____	_____

Form #244

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OBJECTIVE

Recognize that there are factors in the market place that affect consumer choices.

GENERALIZATION

Consumer behavior influences, and is influenced, by the market place.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Being aware of the factors which influence consumer behavior contribute to an understanding of people's buying habits.	Prepare a bulletin board on "Why We Buy As We Do"
Availability of goods and services has expanded due to mass production.	Use mail order catalogues, newspaper ads to determine the number and variety of a specific item available in the market place.
Teen age spending is an important factor in the market.	Hold a circle discussion on .amount of money spent by teenagers .products and services purchased .specialized products available .teen age credit
Availability of credit has increased consumer buying.	Discuss the various forms of credit buying .charge account .installment .lay-away
SUGGESTION Two films can be suggested for use here as a basis for discussion: "Credit: Man's Confidence in Man" "Personal Financial Planning: Wise Use of Credit"	Invite a resource person from a credit union to talk about credit buying. Have students do research on credit available to teenagers. Present this information to the class. Make a chart for classroom use entitled: CREDIT: FACTS AND FIGURES List forms of credit available with "actual costs" opposite the type of credit. Illustrate chart with any literature or information students can get.

Understand consumer rights accompany consumer responsibilities.	Take a field trip to a reliable store to point out some consumer rights and responsibilities. In the classroom, develop a flip chart showing consumer responsibilities.
SUGGESTION Remind groups to consider the learnings of the field trip, the flip chart and the report in role playing the situations.	Have the students role play some purchasing situations that will point out consumer rights and responsibilities.
	Study President Nixon's consumer Message to Congress on October 30, 1969, in which he outlined basic consumer's rights. Discuss.
A well-informed consumer should be discriminating in his acceptance of advertising and sales promotion.	Use 3-M transparency "Evaluating Advertising" as a basis for talking about the psychology of advertising. Ask for volunteers in the class to tape TV or radio commercials to play back for the class. Discuss uses of fraudulent advertising. Study guarantees, warranties and endorsements. Discuss.
	Collect labels from foods, cosmetics or wearing apparel. Study labels for content and method of presenting information. Collect advertisements from newspapers and/or magazines. Refer to chart on page 14 to evaluate good and poor influences.

OBJECTIVE

Understand the legal rights which affect the consumer.

GENERALIZATION

Consumer behavior influences, and is influenced, by the market place.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Consumers have legal rights which should be realized.	Invite a lawyer to discuss legal consumer rights such as contracts, warranties, agreements, etc.
There are state and federal laws which protect consumers.	

ADVERTISING: GOOD AND POOR

Do The Scales Balance?

Directions

Use a drawing of a balance scale. Call it an advertisement scale. Weigh good points on one side and poor points on the other. This can be used as a bulletin board idea, or as a visual aid or evaluation device. If used as a visual aid or evaluation device, use actual scales. Label one side of the scale "Good" and the other side "Poor". Use the list of good and poor points of advertising that the class formulated on the chalk board. The above lists are samples. Write each point on a small cardboard circle and weigh each circle equally. Students can then read a point, decide on which side of the scales it belongs, and place it there. Scales may balance, or be tilted to the "Good" or "Poor" sides, depending on the list of points. Class can decide if they think the good points of advertising outweigh the bad points; or if the good and the bad points balance each other. This can be a good device to teach the value of advertising and how to use it properly in buying.

SUGGESTED GOOD POINTS	SUGGESTED POOR POINTS
Acquaint the public with new products.	Appeals to emotions.
Draws attention to products already on the market.	May lead to impulse buying.
May direct use of well-known and established brands.	May be misleading.
Gives certain standards for making choices.	

	Have students report on legislation that protects the consumer. Discuss.
The well-informed consumer is aware of and uses, as needed, private and public agencies for consumer protection.	Invite a speaker from the Bureau of Consumer Protection to speak to the group on consumer rights, privileges and responsibilities.
	Develop a list of names and addresses of agencies to which the consumer can turn for help.

CONCEPT

Values, Goals, Standards

OBJECTIVE

Know that things which are important to my family may change. (What things do my family and I like best?)

GENERALIZATION

Values, goals and standards are interrelated forces that influence the decision-making process.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
I need to know some things that are important to my family.	Talk to the children about things that may be important to their families such as a home, car, recreation, nice clothes, good health. Collect pictures to use on a magnetic board of things that may be important to their families. Encourage children to talk to their families about the things they consider important.
Sometimes things change in importance to my family.	Prepare small skits and allow the children to act out situations where things changed in importance to their families. Examples may be: Giving up a vacation to buy new furniture. Buying a second-hand bicycle instead of a new one in order to have dental work done.

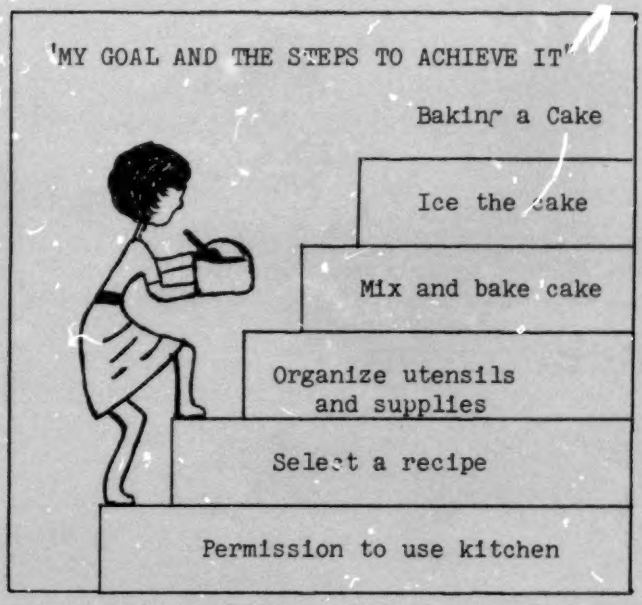
OBJECTIVE

Identify and understand values and goals which are basic to the individual and the family.

GENERALIZATION

Values, goals and standards are interrelated forces that influence the decision-making process.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Everyone has values and goals.	Use the overhead projector and the 3-M transparency "Values and Goals" to help introduce students to basic values an individual or family may hold. See Bibliography, page 73. Have students prepare a bulletin board on values, goals, standards to help them identify some of the values, goals and standards they may have.
Value systems are developed gradually. SUGGESTION Pupils may differ on how to rank values which will show their value system.	Ask students to brainstorm about values. After students have identified as many values as possible, have them ranked in order of their importance.
Values are a guide in setting goals. The ability to identify values helps one set goals. Goals are something definite toward which one works. Personal values, goals and resources influence the choices we make.	Show the 3-M transparency "Goals in Relation to Values" to point out how values are related to goal setting. To stimulate discussion, show 3-M transparency "Organizing Possessions to Achieve Goals." See Bibliography, page 73. Original transparencies or charts may be prepared to help students visualize setting a goal and working toward it. Sample chart may be:


'MY GOAL AND THE STEPS TO ACHIEVE IT'
Baking a Cake
Ice the cake
Mix and bake cake
Organize utensils and supplies
Select a recipe
Permission to use kitchen

As a class, talk about the following points in reference to setting realistic goals:

- Need for family acceptance of goals.
- Individual goals often stem from common family goals.
- Goals need to be specific.
- Goals should be attainable in a reasonable length of time.
- Long term goals may need daily action.

OBJECTIVE

Understand the influences which affect changes in values, goals and standards.

GENERALIZATIONS

Values, goals and standards are interrelated forces that influence the decision-making process.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
A person's experiences may be an influence which affects changes in his values, goals and standards.	Use group discussion to compile a list of experiences which might be an influence to change values, goals and standards.
	Role play situations which are examples of influences which might change values and goals and affect decisions such as maturity level, environment.
A person's values, goals and standards may be influenced by his peer group.	Write "Keeping Up with the Jones" on the chalkboard. Have a circular response to the phrase. Talk about the fact that some individuals and families set unrealistic goals due to social pressure. Why might this not be true.
Environment may be an influence which affects changes in values, goals and standards.	
Goals and standards of individuals and families are often influenced by social position.	Develop a case study centered around a low income and a high income family and discuss the differences in how they attain their goals through the use of resources.
Resources affect one's standards, values and goals.	Discuss values which are important in your family and values held by your neighbors.
	Have each student identify a choice he has made recently. Discuss how it relates to values, goals and resources. Divide class into buzz groups to discuss choices related to the goals of teenagers.
	Have class prepare a flip chart of "Worthwhile Goals for Teenagers." Illustrate each goal with sketches, drawings or pictures. Examples of goals may be:
	Making and keeping friends.
	Enjoying leisure time.

Learning worthwhile skills.

Sharing home and school responsibilities.

Beginning to plan for one's future.

Earning and managing money.

Improving personal appearance.

OBJECTIVE

Recognize that values and goals are important to individuals and families in making decisions.

GENERALIZATION

Values, goals and standards are inter related forces that influence the decision-making process.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Values and goals may differ among family members.	Use the overhead projector and the 3-M transparency "Goals in Relation to Values" to stimulate discussion on values and goals families may hold. Have a circular response on how values and goals differ among family members. See Bibliography, page 73 Have students complete "Values and Goals" opinionnaire and compile a poll showing the results. Opinionnaire appears on the following page.
Individual and family goals need be in harmony in making decisions to assure goal attainment.	Discuss the way present values affect future goals and show how individual and family goals need to be in harmony if the goals are to have a chance for attainment. Use open-end situations to relate how goals need to be in harmony with values. An example may be:

O P I N I O N N A I R E

VALUES AND GOALS

	Agree	Disagree	Undecided
1. An item on sale is always a bargain.			
2. Clearly defined goals contribute to wise spending.			
3. A large income is essential to security and happiness.			
4. Spending plans may take the fun out of spending.			
5. A spending plan shows the use of money.			
6. Needs and wants are the same thing.			
7. Families with high incomes do not need to manage money.			
8. Parents should tell a child how to spend his money.			
9. Family members should decide together how income will be used.			
10. Advertising is an important source of buying information.			
11. Impulse buying is a good way to get the goods and services you really want.			
12. A sound credit rating is a valuable financial asset.			
13. Credit can help families raise their level of living.			
14. Teenagers should have their own charge accounts.			
15. Investing in the stock market is the best way to provide financial security.			
16. You pay indirectly for trading stamps.			
17. Our system of mass production offers advantages to individuals and families.			
18. Government protects consumer rights.			
19. Consumers play only a minor part in the success or failure of our economy.			
20. Buying on credit costs more than cash.			

A value that may rank high in order of importance to a couple is a higher education for their son. They will work hard toward the goal of a college education, saving money, often depriving themselves in order that this goal may be accomplished. In what ways must the son's values be in harmony with his parents' values to accomplish this family goal?

Goals are not fixed and may change slowly over a period of time or quickly depending upon the situation.

Use flash cards with statements printed on them to have a circular response on how and when goals change.

Values, goals and standards are forces that affect decisions about everyday activities.

Use the following discussion questions for buzz sessions or brainstorming:

How do values affect daily decisions?

In what ways do goals influence daily activities?

What decisions have you made today? How were these related to your values, goals and standards?

Show 3-M transparency "Organizing Activities to Achieve Goals" as a basis for talking about daily decisions in regard to one's activities and the affects of values, goals and standards. See Bibliography, page 73

SUGGESTION

This could be used as a pre-test and repeated at the end of the unit.

Have a collection of pictures of objects which a family desires and would buy. Have each student rank them in importance. Discuss differences.

Brainstorm for a few minutes on the following types of topics:

> The importance of values and standards to individuals and families.
>
> Defining values and standards.
>
> The influence of values and goals on decisions.

Discuss the influence of values, goals, and standards in making and implementing decisions. Create several situations where values, goals, and standards play a definite part in decision making. Role play the situations, having one group where the decision-maker was conscious of values, goals and standards as guides, and one group where he was not conscious of these guides.

Individual and family goals influence how daily life is directed.

Write skits and present them to the class. Be sure skits show some ways individual goals as well as family goals influence management of daily life. Some skits may also point out that differences in management among families is due to their values, goals and standards.

Skit ideas may be:

> Mother of a daughter holds goals of neat room, well-pressed clothes, well-groomed face and hair. The teenage daughter does not hold these goals.
>
> The Carters have spending leisure time with their children as a family goal; therefore, theirs is less immaculate than the Campbells, who insist on everything being clean, and in order, at all times.

Understanding the family's values, goals and standards and their inter-relationship is important in decisions.

Have a roundtable discussion on how the inter-relationships of values, goals and standards are important in understanding management decisions.

Use word associations to allow students to explore their attitudes about values, goals and standards. Ask students to write down the first word they think of as you read the word list. This could be followed with a discussion of different feelings students attach to the words. A sample list may be:

- Wants
- Needs
- Habits
- Skills
- Attitudes
- Social status
- Material things

Use 3-M transparency "Organizing Activities to Achieve Goals" to summarize the above learnings. See Bibliography, page 73

An awareness of one's values and goals facilitates establishing management priorities.

Play "Values and Goals" matching game to help students identify relationship of values and goals to each other and to managerial ability.

Write a set of discussion topics on the chalkboard. Divide the class into groups to brainstorm for a few minutes. Meet together again as a class and discuss ideas.

Sample discussion topics may be:

Values and goals influence the use of resources.

The family's values and goals influence the way their household is managed.

Values and goals determine whether planning is short range or long range.

OBJECTIVE

Realize that one's values and goals change with positions in the family life cycle.

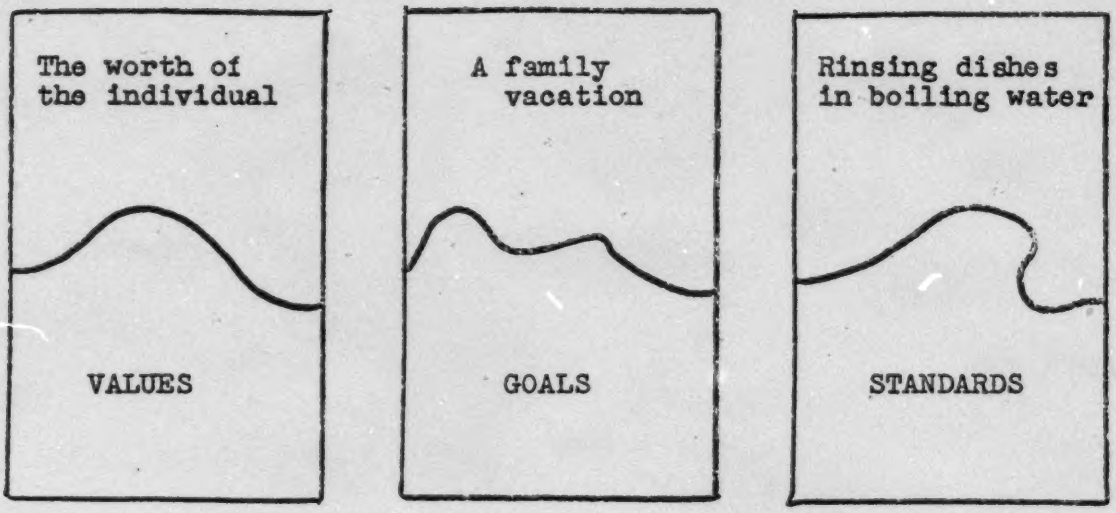
GENERALIZATION

Values, goals and standards are inter-related forces that influence the decision-making process.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Values and goals are affected by knowledge gained through living.	Use case studies as a basis for talking about how knowledge gained through living may bring about changes in the individual's or family's values and goals. A sample case study may be: The Smiths have three children. They live on an average income, try to provide a reasonable amount of comforts and luxuries for themselves and their children. Neither have higher education and have not considered it important as a goal for their children. As the children progress through school, it is obvious that Susan, the middle child, has a definite interest in and aptitude for college. The Smiths begin to change their values toward education and make plans to work toward the goal of a college education for Susan.
Values and goals may change in importance with changes in the family life cycle.	Discuss as many situations as possible where values and goals change with changes in the life cycle. These can be listed on the chalkboard or placed on a transparency for the overhead projector. Examples may be: Ownership of a home may change in importance to desire to educate children.

VALUES, GOALS, STANDARDS

MATCHING GAME



Directions: This is a game for slow learners. It can be used with other classes by making the students match cards that are even rather than puzzles that fit together. Prepare cards so that an example of a value, goal, or standard appears on one part of the card with the appropriate identification that matches it on the other part of the card. This card game can be a learning experience with the students naming the concrete examples or an evaluation device with students matching the cards.

Desire for financial security and gains may change in importance to an interest in recreation and civic activities.

Have the class develop a visual which depicts how the changing life cycle affects values and goals.

CONCEPT

Use of Resources

OBJECTIVE

Know that money is not ours once we spend it.
(How do I spend money?)

GENERALIZATION

The use of available resources may affect daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
We use the money to buy the things we want and it is then no longer ours.	Use poster board or paper to make large denominations of currency such as pennies, nickels, dimes, quarters, half dollars, dollar bills, five dollar bills. Attach to children and allow them to act out simple skits involving use of these denominations of currency. Set up a "play store." Distribute "play" currency to each child. Allow them to "buy" items from the store such as milk, juice, art paper, pencils. Use this experience to point out that we use money to buy things we want and that once we spend it, it is no longer ours. Print on a large card: "If I gave you a quarter, how would you use it?" Present this question to the class and use a circular response to find out how children would use the money. Set up a bulletin or magnetic board display of pictures showing on what families spend money.

OBJECTIVE

Know resources available to the individual and family.

GENERALIZATION

Understanding the use of available resources helps individuals in attaining goals.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Resources are known as human and material; or resources inside and outside ourselves.	Have a circular response to develop a list of resources. Use chart on "Classification of Resources" that appear on the following page to talk about human and material resources.
Money and personal possessions are resources.	
Money requires management if the family is to attain its goals.	Develop "situations" for resource use. Divide class into buzz groups to discuss the situations.
	Divide class into groups to write and present skits showing examples of how individuals use resources. After skits, have students discuss how effectively they have used some of their resources.
Material possessions require care and attention.	Use illustrations of people managing resources. Discuss.
Every individual has time and talents he must manage.	Have each student work out a chart of resources available to them and how to use them.
	Study the resources community has to offer.
The community has services which provide resources to the family.	Have the class prepare a map of the community, mark and classify resources. Copies may be provided so that students can take the map home.
SUGGESTION This material display could be used as an exhibit in a downtown store window.	Students may contact as many community resources as possible to collect information for a materials display. This can be set up in some corner of the classroom for a period of time for student reference during this unit.

CLASSIFICATION OF RESOURCES

Chart

CLASSIFICATION I	HUMAN	MATERIAL
	Time Energy Knowledge Interests Abilities Skills Attitudes Good health	Money Material goods Community facilities
CLASSIFICATION II	WITHIN THE FAMILY	OUTSIDE THE FAMILY
	Money (income)	Money (jobs)
	Material Possessions	Material Possessions
	Skills, Interests, Abilities	Education, Training
	Managerial Abilities	
	Family Relationships	
	Loyalty to Government	
		Consumer affairs
	Development of Human Resources	Formal and Informal experiences

Directions: Prepare a chart showing the two classifications of resources. Classification I shows the most familiar method of classifying resources. Classification II shows the interrelationship of resources and their use within and outside the family. You may wish to add others to each classification.

OBJECTIVE

Understand and be able to use resources in obtaining goals.

GENERALIZATION

Understanding the use of available resources helps individuals in attaining goals.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
A resource is a tool to secure wants and fulfill needs.	Construct a bulletin board of a "Tool box" showing resources as the "tools". "Tools" may be knowledge, skills, training, money, time, energy, community services. Use the bulletin board and the 3-M transparency "Human Resources and Personal Development" as a basis for talking about the way resources can be used to satisfy wants and needs.
An individual needs to know all the resources available to her and how to use these.	Invite a career woman to talk about the resources available to her in her varying roles and how she used them. In a subsequent lesson, evaluate how effectively she used her resources. Role play to illustrate good and poor use of these resources. Have each student create a visual aid to show resources available to him.
Some resources are no longer available once they are used.	Brainstorm for a list of resources that are no longer available once they are used. Examples may be: Money used is no longer available once used. Time used is not available to use in some other capacity.
An individual should know when one resource may be substituted for another.	Have each individual observe one report on situations where people used different forms, or combinations of resources to achieve satisfaction. Brainstorm for a list of resources and possibilities of substitutions to achieve satisfaction.

Resources need to be conserved since most of them are limited.	Prepare a bulletin board showing some resources, their limitations and how to conserve them. Be sure to include examples of human and non-human resources.
Community services and facilities are resources available to the individual and family.	Have students make a chart listing community facilities and services. Sample Chart: Community Services and Facilities Market — Groceries, Clothing Theatres, Parks — Entertainment Fire Department, Police Department — Protection Libraries, Schools — Education Churches — Worship

OBJECTIVE

Acquire an understanding of the affect of the individual and the family on available resources.

GENERALIZATION

Understanding the use of available resources helps individuals in attaining goals.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
The family composition as well as family developmental stages affects available resources and their use.	Write a story about a fictitious family. State family composition, income, other available resources, housing. Consider their resources and how they use them. Share stories with class and discuss some aspects of how better use of resources could be made. Ask class members to apply learning to their own resource use.
The size of the family may affect available resources of each individual.	Have a round table discussion on the ways family resource use may be influenced by different situations

	such as working parents, new baby, teenage children, suddenly disabled father, very large family, very small family. Prepare a flip chart with illustrations showing how the size of families affects the material resources available for each individual. Show how individuals can contribute human resources to increase material resources for themselves and/or the family.
The types of decisions to be made are based on the availability of resources.	Have the class consider the use of available resources in a problem they might encounter, such as buying a colored television or going on a trip. Talk about some alternative decisions that might need to be made if resources are not immediately available.
Personal and social pressures may affect resource use.	Create open-end situations to show how personal and social pressures can affect resource use. A sample situation may be: Jean is invited by Sally, one of her friends in her "group" to spend her vacation at a resort. This means Jean will need a new bathing suit and some slacks and shorts outfits she had not counted on having to buy. She has already spent her share of the clothing money. Jean does not have money for the new clothes. What can Jean do? What would you do? Ask several students to volunteer to share with the class examples from their personal experiences of when social pressures have affected their personal resource use such as money, time, energy, skills.

OBJECTIVE

Realize that the availability of resources influences the patterns of living.

GENERALIZATION

Understanding the use of available resources helps individuals in attaining goals.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
The kind and quality of resources available may change with the life cycle.	Have a circle discussion on how resources change during the life cycle. Topics might be as follows: "Newlyweds" "Family Buying First Home" "Working Mother" "Executive Promotion" "Retirement" Demonstrate how simple hobbies can become a valuable resource such as decorating Easter eggs, hooking rugs, dressing dolls, organic gardening, gift-wrapping, etc. Have a buzz session on how leisure time can be a resource.
Changes in resources may require adjustment of patterns of living.	Discuss how individuals or families cope with changes in resources. Use case studies in conjunction with this discussion. An example case study may be: Mrs. Smith has three children and lives primarily on monthly welfare checks and food stamps. She lives in a low-rent housing project. She makes a little money on odd jobs such as cleaning, mending, or ironing for people. Her case was recently evaluated and her payments were decreased $20 per month. Show filmstrip "Use Limited Resources to Satisfy Unlimited Wants." Encourage students to

talk about how they can satisfy some of their wants and needs by better or adjusted use of their resources.

Mrs. Jones has inherited a sizable amount of money. Shall she invest it?

Buy a larger home?
Buy new furniture?
Buy a fur coat?
Buy a more expensive car?
Take a trip overseas?
Continue to live in her accustomed manner?

CONCEPT

Resource Management

OBJECTIVE

Know that Daddy or Mommy gives us money to buy things. (How do I get my money?)

GENERALIZATION

The use of available resources affects daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Everybody needs money.	Have children talk about how the family, and its members, get money.
	Have children role play the ways families get money.
People spend money for things they need and want.	Visit places in the community where people spend money. Discuss what they buy.
People do not have enough money for the things they want.	Have class use play money and decide how to spend it.

OBJECTIVE

Learn to develop and use a personal spending plan.

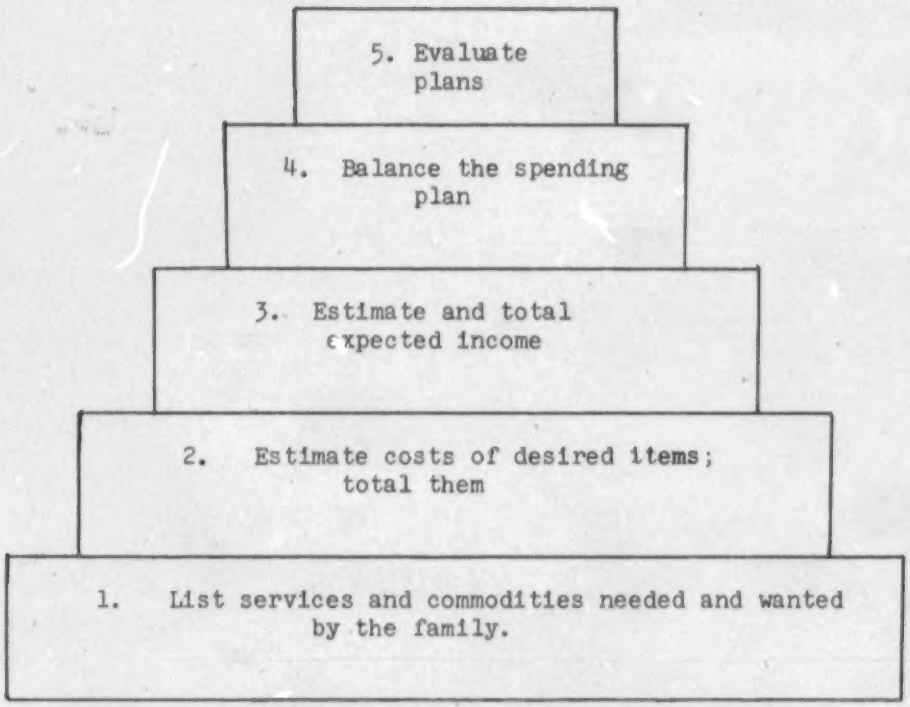
GENERALIZATION

The use of available resources affects daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
A spending plan is a means for using money to achieve one's goals.	See the Personal Spending Plan Chart on following page.
SUGGESTION	
The chart suggested may be too advanced for the age or academic group you are teaching. You may need to modify it to suit your needs.	Discuss how this would assist you in developing a spending plan.
	Invite an upperclassman who uses a spending plan to discuss the approach and satisfaction derived from using a plan. What goals were achieved?

PERSONAL SPENDING PLAN

Chart Showing Steps


5. Evaluate plans
4. Balance the spending plan
3. Estimate and total expected income
2. Estimate costs of desired items; total them
1. List services and commodities needed and wanted by the family.

Directions: Prepare a chart to illustrate five steps to consider when making a personal spending plan. Point out that the same steps apply in making a complete plan for a period of time such as a year or a partial plan. Stress that the form of a personal spending plan is unimportant; the plan should suit the individual making it if it is to be used successfully. Have each student prepare a personal spending plan for their own use. You may wish to have several examples available of forms that could be used or adapted.

Determining priority of goals is necessary in developing a spending plan.	Have a circle discussion on "How Do I Use My Money?" Have students classify their expenditures as needs and wants. Discuss which took priority and why.
Estimating costs of need and wants is basic in planning how to spend money.	Use a film to introduce this section. Three suggestions are: "Your Money and You" "You, the Shopper" "Your World and Money" See Bibliography, page 72.
Knowing the money available is essential in developing a spending plan.	Suggest that each class member hypothetically spend $1,000. Summarize the goals that were achieved through the expenditures as they related to your needs and wants. Prepare a plan for spending your money.
Alternatives may be needed to balance the spending plan.	Study the prepared spending plan. Does it fall within the limits of your income? If not, what can be changed? Use Spending Plan Questionnaire on following page.

OBJECTIVE

Know the management of resources is dependent upon many factors.

GENERALIZATION

The use of available resources affects daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Values and goals are basic to resource management.	Prepare and present skits of different families holding a family council with resource use in relation to goals as their topic of discussion. Read novels on family situations, such as "Cheaper by the Dozen", and report to the class on how different families use resources to achieve goals.

SPENDING PLAN QUESTIONNAIRE

Check the appropriate column:

	ALWAYS	SOMETIMES	SELDOM
1. Do you make a plan for your spending each month?	____	____	____
2. Do you receive an allowance?	____	____	____
3. Do you keep records of your spending?	____	____	____
4. Do you adjust your spending to fit your income and spending plan?	____	____	____
5. Does installment buying cost more than paying cash?	____	____	____
6. Do you use charge accounts?	____	____	____
7. Do you pay your bills on time?	____	____	____
8. Do you save money regularly?	____	____	____
9. Do you spend your own money for clothes?	____	____	____
10. Do you take inventory of things you have to insure buying the things you need first?	____	____	____
11. Do you consider the needs of other members of the family when making requests to involve the family income?	____	____	____
12. Do you pre-determine items to be purchased to cut down impulse buying?	____	____	____

Resource management must take into account the size and age of the members of the family group.	Have a roundtable discussion on how the composition of the family influences the use of funds. Include situations as follows: Family consisting of several young children, husband and wife. Children old enough to earn money. Grandmother lives with family.
Resource management varies according to the type of community where one lives.	Contrast the management of resources in a farm family vs. city apartment dwellers. Also, suburbia vs. inner city.
Changes in money available influence the management of resources.	Role play several situations in which changes in earning power affect one's spending plan. Examples may be: Son gets a paper route. Father becomes an invalid and can no longer work. Mother acquires a job to supplement family income. Head of house retires. Use Spending Plan on following page. Compare money management.
Resources may be used interchangeably to meet family goals.	Make a list of all resources available to the family. Discuss how these can be interchanged. Time vs. money Talent vs. money Energy vs. money
Limitation of resources is a factor influencing management.	Have class prepare a set of interview questions to use with peers. Summarize the interviews and report back to the class. Discuss results.

SPENDING PLAN
showing
Three Income Levels

Monthly Income	$600	$800	$1000
Transportation	$72	$103	$140
Food	$150	$165	$190
Housing	$175	$220	$235
Clothing	$68	$90	$125
Life Insurance	$14	$23	$29
Medical	$28	$45	$59
Savings	$35	$60	$100
Other Costs	$58	$94	$122

Directions; The spending plans shown above are examples of how three different incomes can be divided to provide for basic family wants and needs. Actual incomes are used to show proportions used for the different categories. Transportation includes operation and purchase of cars and public transportation. Housing includes shelter, fuel, furnishing, appliances and equipment. Other costs include personal care items, education, recreation and gifts.

OBJECTIVE

Recognize that the use of resource differs with family groups.

GENERALIZATION

The use of available resources may affect daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
The way each family group decides to use their resources will differ.	Use case studies to discuss how families differ in the use of resources to achieve goals and satisfactions. Divide class into buzz groups and assign a case study to each group. Summarize discussions and report to the class. Use 3-M transparencies: "Stopping Leaks in Family Spending" "Dollar-Stretching Practices for the Family Buyer" to discuss management of available resources. Ask volunteers to observe how their family uses resources and share observations with the class.
The use of resource by family groups differs, depending upon where they decide to purchase goods and services.	Have class members conduct a survey. Assign each one an item and a specific place to shop. Shopping places might include: . Discount store . Variety store . Neighborhood store . Department store . Mail order store
The priority of goals which families hold determine the use of resources.	Have students give examples of the use of resources to obtain goals. Discuss how they differ and why.
Alternatives may need to be used to manage resources in achieving goals.	The Smith family wishes to redecorate the living room. The sofa is faded, the walls are dirty and the draperies are torn. Discuss the alternatives available to them. Determine resources to be used for each alternative.

OBJECTIVE

Realize how the changes which occur in the family life cycle influence the demands upon resources.

GENERALIZATION

The use of available resources may affect daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Changes in the family life cycle affect the demands upon resources.	Define changes in the family life cycle. Analyze the resources which may be available to the family group at various stages in the cycle. Consider skill, talent, knowledge, health and energy as resources. Investigate what may happen if changes occur in any of these.
The changes in family circumstances influence the demands made upon resources.	Invite a panel of persons from the various communities to discuss the demands upon resources. Have a questioning panel from the class raise questions concerning these demands. Discuss circumstances involved.
Recognition and acceptance of change in circumstances may affect the use of resources.	Use several case studies to discuss changes in circumstances such as: The expanding family The adolescent family The diminishing family The retirement family
A knowledge and understanding of private and governmental services can be an additional resource.	Invite guest speakers from social or governmental agencies to explain and discuss their program.

CONCEPT

Managerial Processes - Decision Making and Alternatives

OBJECTIVE

Know how decisions are made.
(Why do I have to make up my mind?)

GENERALIZATION

Choices determine the kind of life people build for themselves.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
I choose to use the things I have in a variety of ways.	Have children draw pictures on a large sheet of paper to depict the different things they have and how they choose to use them. Examples may be: toys - to play with, to share; money - to buy things; time - to play, to do chores.
SUGGESTION Teacher may tape a long sheet of paper on the wall such as newsprint paper. Pupils may stand before paper as a class and color pictures that depict the ideas given in the experience of how they use the things they have.	
Sometimes I do the things I want to do; sometimes I have to do things others want me to do.	Develop two lists on the board; one list of things the children are allowed to choose to do, the other list of things they have to do. Have the children collect pictures of things to represent something in each list. These can be displayed under the proper headings on a magnetic board.
Sometimes things happen that change our plans.	Have the children tell about times in their own families when something happened to change plans that were made. Ask them to tell how they felt and how they acted when plans were changed. Ask them to tell if they understood why the plans were changed.
SUGGESTION Older level children or academically gifted children could write a story to go with the picture.	Have the children finger paint or watercolor scenes depicting alternative plans that may be just as much fun as the original plan would have been.

OBJECTIVE

Know and be able to use the processes of making decisions.

GENERALIZATION

Choices determine the kind of life people build for themselves.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Learning the steps in decision making leads to making better decisions.	Print three simple steps in decision making on flash cards - one step to a card.
SUGGESTION Some students may wish to write a skit involving each step and present it.	Simple steps may be: . Seek alternatives to problem. . Think through the consequences. . Select and act upon the alternatives.
	Have the class choose a situation that is going to require a decision such as choice of winter coat. Use flash cards to go through each step in the decision making process.
Decisions determine our actions.	Have each student set up a problem involving a decision. Make the decision. Outline the actions which will result from the decision.
	Have students make a mobile showing the influence of decisions.
Some decisions can be based on one's own wishes; most decisions need to involve the family unit in order to be carried out.	Review the steps to decision making. Show the 3-M transparency "The Decision Making Process" for review and discussion. See Bibliography, page 73.
There are a variety of choices which family members may consider in decision making.	Role play a typical family discussing choices. Be sure role playing includes: . A variety of choices which a family may make. . A variety of situations involving decision making. which may require alternate choices.

Talk about the advantages and disadvantages of family discussion of choices.

Make a list on the chalkboard of ways that family members may be involved in decision making. Examples may be:

- Mother and father together making major children and household decisions.
- Mother making minor household decisions.
- Mother making major household decisions.
- Parents considering children in some household decisions.
- Who determines resource use?
- Who accepts the responsibility for decisions made?

Have students conduct this survey with their own families plus one or two more. Bring results to class and compare findings.

OBJECTIVE

Learn to make decisions and accept the consequences.

GENERALIZATION

Choices determine the kind of life people build for themselves.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Recognizing the problem is basic to making a decision.	Discuss the ways of reacting to problems: Make a chart of ways one can react to problems, such as: . Ignore them. . Try to run away or avoid them. . Become so disturbed and upset you can't concentrate on doing anything constructive. . Too impatient - a haphazard approach with little accomplished.

Attempt to shift responsibility.

Face them realistically and try to make satisfactory decisions.

One needs to be aware of values and goals that relate to the problem.

Select a sample problem. Have the class make two lists:

values

goals

Have the class talk about how values and goals reflect on the decisions one makes. How do your values and goals affect your decisions?

Decisions are more effective when as many alternatives as possible are considered.

Have the class select an imaginary problem that requires a decision. A good example is the desire for a tape recorder. Use flash cards or a chart to show the steps in decision making:

SUGGESTION

If you are teaching economically deprived students, this experience may need to be adapted to suit your classes' needs.

Identify the problem.

Study facts related to the problem.

Seek available alternatives.

Consider advantages and disadvantages of each alternative.

Select and implement one alternative.

Evaluate the decision.

Have the class list as many alternatives as possible. Then have them list as many advantages and disadvantages as possible for each alternative.

When all possible information is reviewed, one alternative needs to be selected and acted upon.

Use the example of the desire for a new winter coat. Have class develop a bulletin board showing

SUGGESTION

If you are teaching show learners, you may need to adapt this experience. One way may be to have the class relate a story about one or more alternative which they may wish to illustrate.

as many alternatives and advantages or disadvantages as possible. The class can decide on one of the alternatives, justifying their choice. Have several students role play the selection and the implementation of an alternative they may choose. Let the class decide which alternative is the best choice.

Evaluation of the decision can aid in making other decisions.

Use the following case histories and questionnaire to show how to evaluate a decision. Discuss factors which can lead to making a better decision.

Case History #1

A week before Christmas, Sally had stopped in at the exclusive Corner House to price the cornflower blue cashmere cardigan in the window. It was her size and just matched her favorite skirt. She hadn't seen another like it, but $25 was more than she could afford to pay. Soon after Christmas, Sally saw a sign in the shop's window: "Sale - All Merchandise Reduced." She quickly headed for the sweater counter, and there was the blue cardigan! She looked at the price tag: $25 was crossed out and $15 was written in its place. Sally examined the sweater carefully. The label read 100% cashmere, and she recognized the manufacturer's name. She tried on the cardigan. A perfect fit!

Case History #2

Jean, too, had longed for a cashmere cardigan. She saw a sign in the Empire Store window: "Never again! $30 value! Cashmere Cardigans! Now - Only $10!" Jean had never been in the store before. Inaa moment she was frantically digging in a bin. The color choice in her size was limited, so Jean wasn't able to get the go-with-everything blue she'd wanted, but

the price was far lower than she'd seen for a cashmere sweater, and she figured that somehow she could find a use for gray. Jean didn't have a chance to try the sweater on, nor did it have any labels to check other than a size tag. Jean bought the sweater.

SAMPLE QUESTIONNAIRE

What was the goal of each girl?

Which girl do you think made the best decision?

List the points in the case that would back up the answer above.

What alternatives did each girl have in her decision?

What seemed the most influential factor in bringing the decision to a close?

What knowledge was necessary in making the choice?

How risky was the choice?

Discuss the part "chance," family influences, or peer influences may have in the decisions one makes.

List the choices you made yesterday. Make a profile chart of your choices. Sample statements may be:

	YES	NO
I had to make some choices alone.	___	___
I considered others in some of my choices.	___	___
I put off some choices I should have made today.	___	___
I made some choices "on time."	___	___

OBJECTIVE

Be able to distinguish between day-to-day decisions and long range decisions.

GENERALIZATION

Choices determine the kind of life people build for themselves.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
When seeking alternatives, it is important to become aware of the many choices available.	Review the steps in decision making: Identify the problem. Study facts related to the problem. Seek available alternatives. Consider advantages and disadvantages of each alternative. Select and implement one alternative. Evaluate the decision in terms of its effect on one's future. Make a list of the choices available in seeking alternatives. Select a problem requiring a decision, such as buying a small appliance. Have each student find as many ways as possible of seeking alternatives before buying. Places to look may be appliance stores, hardware stores, department stores, shopping centers, discount stores, catalogues, newspaper ads, magazine ads, radio and TV ads. Students should collect information on name brands, prices and guarantees. Then have students pool and compare findings and make a choice on which appliance they think is the best buy.
Long range decisions may take preference over simple decisions.	Make a large card with the statement "Snap Judgment" on it. Make the letters large, brightly colored and eye-catching. Have a circle discussion on what this means to each student. This can be followed by a discussion on taking too much time to make decisions. Use case histories to point out the abilities needed to make decisions. A checklist to use

with the case histories may include such questions as:

Are time and study needed in making decisions? How much?

Is previous experience necessary in being a good decision-maker?

Do you have the ability to make decisions?

Is decision making an integrated process or should each decision be handled separately?

Can a satisfactory decision be arrived upon for all problems?

Does the time element vary from decision to decision?

What part does accepting the consequences play in decision making?

Case history examples are:

Case History #1

George and Ann have been married ten months. They have to move out of their present apartment in two months. They can't decide if they should move into another apartment, buy a small house, or build one. George's salary will not allow them to borrow a large sum of money, but he is hoping for a raise soon. What should they do?

Case History #2

Bob and Jean need a new refrigerator. The one they want is a little beyond their price range. They found one on sale they can afford, but the color doesn't match their kitchen. The sale ends in three days. What should they decide?

On making a decision the experience must be within the ability of the individual to manage.	Explore simple decisions class members are facing such as buying a can of peaches or a box of detergent. Discuss decisions and reasons for making them. Develop case studies requiring immediate decisions. Weigh the alternatives.
Experience helps provide the individual with the skill to make decisions more readily.	Have a round table discussion on complex decisions in which the group may be involved. Have each individual make several decisions and class evaluate them. Have class talk about the different levels of resolving conflicts in decision making. Ask students to mentally classify their own families according to the chart.
There are times when one family member may have to act for the family unit in making decisions.	Role play situations where one family member may act for the entire family in making decisions. Sample situations may be: Dominant father who makes all family decisions. Mother is the sole adult in the household. Dominant mother who makes major decision which falsely seems to be family decision.

OBJECTIVE

Understand the factors which may affect decision making.

GENERALIZATION

Choices determine the kind of life people build for themselves.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Being able to analyze the situation helps in making better decisions.	Present a set of open-end situations for the class to complete that show a need for knowing the specific situation in order to make a decision.

Examples may be:

Jane is away at college. She wants to go on a weekend skiing trip. This means she is going to have to send home for extra money. Her parents have already promised younger sister Susan new dress and shoes.

As a parent, how would you solve this situation?

Have class evaluate the solution.

SUGGESTION

Teachers may wish to have class members develop situations.

Carol is a career girl. She works in the city and often goes out socially after office hours without returning to her home. She needs a new suit for office wear with social possibilities. However, one that caught her eye is a brown country tweed with matching pants. (Complete this situation).

What decision would you make? Why?

Personal factors related to the decision-maker may affect the decisions made.

List on the board ideas the class may have on the personal factors that affect decision making. Some suggestions are:

Personality of the decision-maker.

Values, goals, standards of the decision-maker.

Decision-maker's willingness to make a decision.

Previous experience in conscious decision making.

Decisions are influenced by previous choices. Discuss some decisions which grow out of previous choices such as deciding to spend all your money on a house.

Use the "Shopper's Test" shown on the following page for an evaluation.

The teacher may also wish to prepare her own transparencies on "Influencing Factors."

Use an overhead projector and 3-M prepared transparency "The Decision-Making Process" to talk about factors which may affect decision making.

THE SHOPPER'S TEST

How will you rate as a buyer using the following test?

	Always	Sometimes	Seldom
1. Do you make a plan for shopping which identifies your problem?	_____	_____	_____
2. Do you make decisions without trying to assess your wants and needs?	_____	_____	_____
3. Do you consider several alternatives before making a decision?	_____	_____	_____
4. Do you make decisions without giving priority to wants and needs of the family group?	_____	_____	_____
5. Are your decisions based on gaining status?	_____	_____	_____
6. Are you an impulsive shopper - do you buy things without counting costs?	_____	_____	_____
7. When you make a poor decision, do you shift the blame to someone else?	_____	_____	_____
8. Do you avoid responsibility for implementing your decisions once they are made?	_____	_____	_____

Review your answers to determine your weakness as a shopper and develop a plan for change.

CONCEPT

Managerial Process - Planning and Implementation

OBJECTIVE

Know that things have to be done and how to get them done. (How will I get things done today?)

GENERALIZATION

The processes of plan implementation involve decision-making and are usually integrated processes.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
There are some things I need to do each day.	Have the children talk about the different things they are expected to do each day. A list may be compiled on the chalkboard. From a collection of pictures, have each child select one or more scenes that describe some job they do each day. Mount pictures on colored construction paper and attach to the bulletin board.
Knowing how to get jobs done makes them easier.	Talk about how mother or father teaches you to do some job they want you to do at home. Point out that doing what is expected of you is easier if you know how to do it. Select several tasks that can be performed in the classroom. Try to have these tasks be ones somewhat unfamiliar to the boys and girls. Ask them to try to get their jobs done "on their own." Then, demonstrate how the jobs are properly done. Help the children learn the jobs. Talk about which was easier.
Sharing jobs in the home can be fun.	Use doll house for boys and girls to act out sharing jobs in the home and how this can be fun.

SUGGESTION	
If the school or teacher has a Mother's Visitation Day, the skits could be "dressed up" and presented.	Write small skits and allow the children to act out scenes of sharing jobs in the home. Include some that show children not having fun in helping the family. After the skits, try to get children to tell how they might have fun sharing jobs.

OBJECTIVE

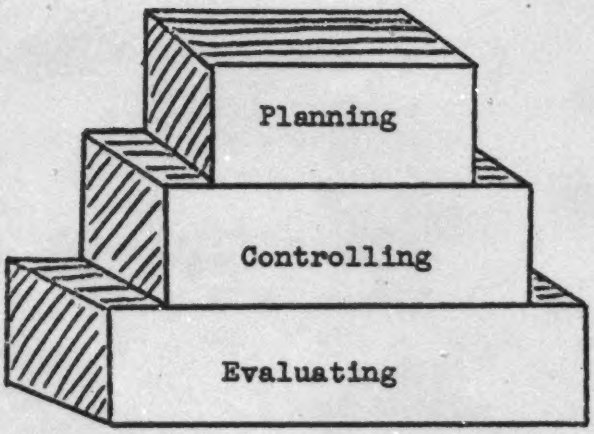
Know how to develop and carry out a plan.

GENERALIZATION

The processes of plan implementation involve decision-making and are usually integrated processes.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Making plans should lead to better accomplishment of one's goals.	Review lessons on goal setting, and apply learnings to relating plans to goals. Show 3-M transparency "Organizing Time to Achieve Goals." Point out that time is only one goal in making plans. Make a list and talk about other goals that may be related to making plans. Show 3-M transparency "The Influence of Attitude and Manner on Accomplishment" as a basis for discussion on attitudes toward family plans.
Knowing how to make and carry out plans helps one manage one's daily life.	Use the "Steps to Planning" visual aid on the following page to teach how to make plans and carry them out.
Plans are more likely to be effective when suited to the individual	Discuss the question: "Is there one correct type of plan that suits everyone?"

STEPS TO PLANNING



Planning

- May lead to efficiency, better managerial ability
- Eliminates indecision
- Advantages:
  - shows interest in job
  - understanding of what is to be done
  - knowledge of how to do job

Controlling
the Plan in Action

- Homemaker usually carries out plan
- Involves 3 phases of mental activity
  - energizing
  - checking
  - adjusting
- If tasks are delegated also involves supervision
- Difficult process to observe

Evaluating

- Technique of looking back at job done:
  - recognize good or bad job
  - determine how good a job was done
- Types are:
  - general, "over-all", casual
  - detailed, more revealing
- Self evaluation - usually done by homemaker - could be a progress chart, diary, checklist

Directions: This visual aid can be used in its simplest form for early teachings in plan implementation as well as with more advanced students. Cover three (3) boxes in graduating size with some sort of decorative paper. Print the steps of planning on the side of the boxes so that when stacked they appear as shown above. More detailed information relating to each step can be printed on the top of each box to be used with more advanced students.

List several different types of plans that may be used and talk about how the plan needs to suit the individual to be effective.

Examples of plans may be:

- written plan
- blocks of time to be used
- list of jobs to be done
- standards to be achieved

One can learn to accept responsibilities for carrying out a part of the plan.

Make up a checklist or chart showing the duties that need to be accomplished. Have one column to show who accomplishes the particular task. A second column could show who else may be assigned to do the task. A sample chart may be:

Household Responsibilities

Duties	Who does this now?	Who could do it?
Laundry		
Ironing		
Pressing		
Mending		
Sewing		
Entertaining Children		
Yard		
Helping with Meals		
Washing Dishes		
General Cleaning		
Cleaning Own Bedroom		

Have students make a list of the tasks they are generally assigned around the house. Include some tasks they are not doing at the present time for which they could assume responsibility. Encourage students to make a chart to keep at home to check off responsibilities completed.

Ask each student to set up a plan suited to his individual needs having to do with some phase of his daily life, such as how to spend one's time, or how to care for one's room. Adapt and use the "Planning Checklist" on the following page as an evaluation.

PLANNING CHECKLIST

1. Do I make my plans in relation to my goals?

2. Are my plans made individualistically to suit my needs?

3. Do I think ahead - have my schedule so well in mind I don't have to spend time wondering what to do?

4. Do I act promptly - not lose time deciding whether to do a task now or later on?

5. Do I have a place for everything - know where to locate things quickly to avoid losing time looking for something?

6. Do I concentrate on one thing at a time - not let distractions enter in to slow me down?

7. If possible, do I finish my work once I start it - avoid the delay of having to pick up where I left off?

8. Am I a careful worker - do things efficiently the first time and not waste time and energy doing them over again later on?

9. When I finish a job, do I put the used materials away, know that it takes less time to start on a new task when things are orderly than when things are cluttered?

10. Do I have a desirable attitude toward doing things when they have to be done - realize time passes more quickly when a task is enjoyed and drags when it is disliked?

SUGGESTION	
Set up a chart assigning regular cleaning duties in the department for experiences in learning cleaning techniques.	Have the class develop a plan for the housekeeping responsibilities in the Home Economics Department. Talk about supplies and equipment needed. Have students demonstrate different tasks showing the most effective techniques for carrying them out. Set up a plan for weekly care of one's room. List supplies and equipment needed. Implement the plan for a specified period of time. In class, evaluate the plan and its execution. Use a "Plan for Cleaning my Room" on following page.

OBJECTIVE

Recognize that the processes of planning are integrated with on-going activities.

GENERALIZATION

The processes of plan implementation involve decision-making and are usually integrated processes.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
The processes of plan implementation are integrated and usually involve overlapping activities.	Review the "Steps to Planning" Relate planning and implementing plans to management responsibilities. Have students list basic responsibilities such as: . care of own room . cleaning the kitchen . cleaning the bathroom . cleaning the entire house . doing personal laundry . doing family laundry . planning and preparing family meals Select one management responsibility and demonstrate or role play the way you would accomplish it.

A PLAN FOR CLEANING MY ROOM

A Checklist

	Daily	Weekly	Seasonal	Other
1. I make my bed				
2. I put soiled clothes in the hamper				
3. I straighten my dressing area				
4. I keep my cosmetics organized				
5. I turn my mattress				
6. I keep my clothing in drawers and closets well organized				
7. I assemble cleaning supplies before beginning to clean				
8. I dust and clean the floor thoroughly				
9. I dust and clean in this order: ceiling, walls, furniture, floor				
10. I return equipment to its proper place				

Direction: This is merely a guideline. The statements are sentences which are completed by checking the appropriate column. Stress that each girl work out an individual plan to suit her needs. A suggestion for checking off steps may be to subdivide sections into small squares and color squares with colored pencils when tasks are completed.

Devise a plan for management of the care of the home. Be sure to include the following types of care:

- daily
- weekly
- seasonal

Implement the plan. Evaluate and adjust plan when necessary.

Prepare an exhibit of gadgets and labor-saving devices which might be used in caring for the home.

Planning should be flexible.

Consider plans that the class has made and carried out individually in caring for a home. Have a circular response on why plans need to be flexible. Point out reasons such as:

- emergencies
- unexpected interruptions
- time adjustments
- human frailties
- catch-up periods

Use the "Steps to Planning" to discuss evaluation of planning and performance.

Have students complete "Self Evaluation Checklist", page 65

Habits influence plans.

Show 3-M transparency "The Role of Habits in Management." Discussion may include the following questions:

- What is a habit?
- How much do habits influence the routine of daily living?
- Is it always necessary to change habits?
- Are habits conscious plans?

Have a circle discussion on how changing habits could lead to better management.

Techniques in developing a new habit.

Satisfactions in achievement of changing habits.

Illustrate with drawings, magazine pictures, cartoons.

Discuss the different influences that may affect planning and changes of plans. Include such points as:

. social pressures
. economic influences
. stage in the family life cycle

Make up a sample plan. Show how one of the above influences might affect it.

OBJECTIVE

Be able to implement and evaluate a plan.

GENERALIZATION

The processes of plan implementation involve decision-making and are usually integrated processes.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Implementation of the plan involves action.	Have each student use a plan and conduct a circular response on ways to implement them. Role play several of these.
The ways in which plans are communicated may affect implementation.	Role play situations depicting communication, or lack of it, among family members regarding plans and their attitudes toward them.
Understanding the intent of the plan, in terms of goals to be reached, affects implementation.	Identify the goals reached in each plan - those not achieved.
The implementation of plans may involve evaluation of procedures in relationship to present	Investigate how plans presented, procedures used fit current situations.
Evaluation is used to determine the validity of the plan.	Use "Planning Check List" on page 60 to evaluate your plan.

SELF EVALUATION CHECKLIST

EVALUATION OF PLANS	YES	NO
Planning:		
1. Did my plan work smoothly with little control necessary?		
2. Did it work because the control was good?		
3. Should my plan have been more detailed?		
4. Did unforeseen conditions affect my plan?		
Controlling:		
1. Did I keep my goal in mind as I carried out my plan?		
2. Did I keep check on the resource being used, such as time, money, energy, etc.?		
3. Did I remember to use effective work techniques?		
4. Did I note how my activities fitted in with my family or group?		
Evaluating:		
1. Did I consciously look back to see how well I managed?		
2. Were my goals attainable?		
3. Did I honestly face the strengths and weaknesses in my management?		
4. Would some other alternative be better than the one I chose?		
5. Can some of my weaker points be improved the next time I have a similar managerial problem?		

NOTE: The best answer is not necessarily "yes" to all questions. You may wish to revise some questions and add others.

CONCEPT

Managerial Process - Pay-offs

OBJECTIVE

Know that doing my tasks pleases me and my family.
(Why does it please me and my family when I do my tasks?)

GENERALIZATION

Applying managerial processes may lead to satisfaction in daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
I feel better when I help with tasks at home.	Have each child draw a picture of a simple task he does at home. Have him show it to class and tell how he feels about doing it.
My mother is happy when I do my tasks well.	Role play children performing tasks and mother praising them.
My responsibility for sharing in tasks at home make me feel I can do things for myself.	Assign students simple housekeeping tasks within classroom. Have them show each other how to do it. Make a chart evaluating performance.

OBJECTIVE

Recognize that the managerial process has advantages.

GENERALIZATION

Applying the managerial processes may lead to satisfaction in daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Being able to apply the management processes is the first step toward good management.	Use the visual aid "Steps to Management" on page 73 to discuss the processes of management. Have a roundtable discussion to define: . What is management? . What is home management?

Suggested definitions are:

Management - using what you have to get what you want.

Home Management - a series of decision-making processes dealing with using family resources to achieve family goals. The process consists of three more or less consecutive steps:

Planning

Controlling the plan in action - by one's self or others.

Evaluating the results - to prepare for future planning.

Prepare a mobile visual aid "What Home Management Is."

Satisfaction may result from effective use of the management processes.

Have a roundtable discussion on the following topic:

"What's in it for me?"

Prepare a bulletin board on one of the following subjects. Management vs. Satisfaction Payoff.

OBJECTIVE

Understand the effective use of resources in managerial processes facilitates reaching one's goals.

GENERALIZATION

Applying the managerial processes may lead to satisfaction in daily living.

SUPPORTIVE LEARNINGS

Effective management may provide satisfaction.

SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION

Prepare a flip chart on the "Aspects of Management" to show the different aspects that are involved in management.

Have a discussion on "What makes me feel secure in management?"

Use this to stimulate a circular response on the gains that one may achieve through effective management.

Conduct a survey among class members and/or others who are secure in managing their homes. Sample questions may be:

	YES	SOME TIME	NO
1. Are you open to new methods or ideas on work simplification?			
2. Do you make changes when necessary to achieve goals?			
3. Do you seek to improve methods for household tasks?			
4. Do you try to keep up with your work?			
5. Is your household organized well enough to be comfortable, but not too well organized to be uncomfortable to family members?			

Use word association cards to summarize the physical and psychological satisfactions that can be gained through effective management. Sample words may be:

- resources
- resource combination
- clarification of goals
- change in values
- change in standards
- goal achievement
- wise management

Effective management can lead to the maximum use of resources.

Maximum use of resources may lead to satisfaction in daily living.

Have students complete the following:

- A job well done _____
- Management and the use of resources _____
- Sharing responsibilities for the home may _____
- Maximum use of resources makes it possible to _____

Use circular response to evaluate answers.

Using the managerial processes affects values, goals, standards and the use of one's resources which may lead to changes.

Use Penney's Forum, Fall 1969, to show how self-actualization may result from wise use of resources. See Bibliography, page

SUGGESTION

The term "self-actualization" may be too advanced for some classes. The meaning could be explained or the model shown may be modified or adapted to convey the same concept.

Invite two or three mothers to talk about their methods of work simplification and how managing frees time for personal and family enjoyment.

Prepare and present skits showing two families with different types of standards. Point out how the values and goals of each family affects their standards. Then have class discuss how effective management may influence or change the standards of living of the families in the skits.

OBJECTIVE

Realize that the implementation of the managerial processes contributes to security.

GENERALIZATION

Identifying and applying the managerial processes may lead to satisfaction in daily living.

SUPPORTIVE LEARNINGS

Continued implementation of the management processes makes an individual feel secure.

SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION

Introduce these learnings by showing the 3-M transparency "The Intangibles in Home Management."

The implementation of the managerial process can provide security in a variety of ways.	What contributes to security? Discuss variations.

OBJECTIVE

Assess how changing conditions affect the managerial process.

GENERALIZATION

Applying managerial processes may lead to satisfaction in daily living.

SUPPORTIVE LEARNINGS	SAMPLING OF PUPIL EXPERIENCES INCLUDING EVALUATION
Responsibility for management is affected by maturity.	Make a list of responsibility that families have at the following age levels: 20 - 30 years 30 - 40 years Over 50 Over 70
When the homemaker serves in the dual role of a wage earner and homemaker the implementation of the managerial processes becomes critical.	Invite two homemakers; one who is a wage earner and one who is not to speak to the class about how they manage their household tasks and who accomplishes them. Use listening teams to discuss the dual role of the homemaker - wage earner. Prepare a lecture on "The Dual Role" - divide class into three or four groups. Prepare a set of listening questions related to the lecture for each group. Give them the sets of questions before the lecture. After the lecture, allow groups to have a few minutes to compose answers to the questions. Use questions and answers as a basis for discussion.
Changes within the family structure may affect the managerial processes.	List some changes which occur within the family structure. Discuss the affect these changes have on the management of the home.
Societal and technological changes affect the managerial processes.	Have a panel discussion on current societal and technological changes and their affect on management of the home. Take a field trip to a local appliance store. Examine the labor saving devices. Determine how they would affect management in the home.

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